

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LISA M WELLS

Debtor(s)

Case No. 08-24821

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2008.
- 2) The plan was confirmed on 11/20/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/19/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/21/2011.
- 5) The case was dismissed on 11/04/2011.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,450.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,898.25
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$22,898.25**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,213.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,713.80**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN LEGION POST 489	Unsecured	470.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	1,330.00	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	350.00	NA	NA	0.00	0.00
CARMEL FINANCIAL CORP	Unsecured	4,786.00	7,431.09	7,431.09	1,399.56	0.00
CITIBANK	Unsecured	3,500.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,797.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	286.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	101.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	NA	0.00	0.00	0.00	0.00
CITIBANK	Unsecured	NA	NA	NA	0.00	0.00
COLLECTION	Unsecured	229.00	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	25.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	275.00	275.04	275.04	48.19	0.00
CREDIT COLLECTION SERVICES	Unsecured	45.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	768.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,089.00	1,103.37	1,103.37	204.84	0.00
HERITAGE PLACE TOWNHOUSES	Secured	NA	0.00	0.00	477.66	0.00
HERITAGE PLACE TOWNHOUSES	Secured	2,434.96	2,434.96	2,434.96	2,434.96	0.00
HSBC MORTGAGE SERVICES	Secured	3,429.88	0.00	0.00	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	NA	7,612.00	7,612.00	7,612.00	0.00
HSBC TAXPAYER FINANCIAL SERV	Unsecured	501.00	501.18	501.18	93.04	0.00
LITERARY GUILD	Unsecured	60.00	NA	NA	0.00	0.00
MARQUETTE CONSUMER FINANCE	Unsecured	10,049.00	9,328.56	9,328.56	1,756.93	0.00
MERRICK BANK	Unsecured	1,452.00	1,452.25	1,452.25	269.61	0.00
MIDLAND CREDIT MGMT	Unsecured	517.00	716.73	716.73	133.06	0.00
NICOR GAS	Unsecured	1,366.00	NA	NA	0.00	0.00
NORTH SHORE AGENCY	Unsecured	15.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	67.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	827.00	842.69	842.69	156.44	0.00
SCOTTS LAWN SERVICE	Unsecured	100.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	3,938.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TORRES CREDIT SERVICES	Unsecured	275.00	NA	NA	0.00	0.00
TOTAL RECOVERY	Unsecured	454.00	454.68	454.68	63.21	0.00
UNITED CASH LOANS	Unsecured	100.00	NA	NA	0.00	0.00
VILLAGE OF ROMEOVILLE	Unsecured	302.39	302.39	302.39	56.95	0.00
WILL COUNTY TREASURER	Secured	3,478.00	3,478.00	3,478.00	3,478.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$7,612.00	\$7,612.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,912.96	\$6,390.62	\$0.00
TOTAL SECURED:	\$13,524.96	\$14,002.62	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,407.98	\$4,181.83	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,713.80</u>	
Disbursements to Creditors	<u>\$18,184.45</u>	
TOTAL DISBURSEMENTS :		<u>\$22,898.25</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.